

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NOEMI VELGARA

Debtor(s)

Case No. 16-20434

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/06/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,000.00
Less amount refunded to debtor	\$6,278.40

NET RECEIPTS: **\$2,721.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,385.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$336.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,721.60**

Attorney fees paid and disclosed by debtor: \$1,615.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	3,097.00	3,198.37	3,198.37	0.00	0.00
BANK OF AMERICA	Unsecured	7,012.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	7,653.30	7,653.30	0.00	0.00
BANK OF AMERICA	Secured	210,000.00	215,050.06	222,703.36	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,811.00	1,811.83	1,811.83	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	12,482.00	12,482.62	12,482.62	0.00	0.00
CAPITAL ONE NA	Unsecured	161.00	109.93	109.93	0.00	0.00
CHASE	Unsecured	40,725.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	212.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,025.00	946.84	946.84	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	32.32	32.32	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	40,725.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	213.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	179.00	NA	NA	0.00	0.00
NOEMI MARTINEZ	Unsecured	0.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	94.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,924.00	3,559.98	3,559.98	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	761.00	726.63	726.63	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	455.00	515.49	515.49	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	239.00	NA	NA	0.00	0.00
US BANK HOGAN LOC	Unsecured	269.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	140,000.00	292,719.86	376,363.24	0.00	0.00
US BANK HOME MORTGAGE	Unsecured	164,599.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	83,643.38	83,643.38	0.00	0.00
US BANK NA	Unsecured	387.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	99,070.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	136,002.72	136,002.72	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	230,000.00	301,348.37	437,351.09	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,036,417.69	\$0.00	\$0.00
Mortgage Arrearage	\$83,643.38	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$143,688.34	\$0.00	\$0.00
TOTAL SECURED:	\$1,263,749.41	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,351.69	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,721.60</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$2,721.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.